

-----Original Message-----

From: Curtis S. Reis [mailto:mnaclerio@allbank.com]

Sent: Thursday, June 22, 2006 3:23 PM

To: ChangeInControl

Subject: Wal-Mart & Home Depot -- Applications

Curtis S. Reis

100 Corporate Pointe, Ste. 100

Culver City, CA 90230-7612

June 22, 2006

John Carter

Regional Director, FDIC

25 Jessie Street at Ecker Square

San Francisco, CA 94105

Dear Mr. Carter:

While it may be too late to change the outcome, our Bank wanted to go on record as being strongly opposed to the efforts of these and other commercial businesses essentially going into the banking business. I am always in favor of competition if the playing field is level. In this situation, it is not. Banks cannot go into unrelated commercial fields, so the reverse should be the same.

Putting many banks at an extreme competitive disadvantage through no fault of their own is patently unfair. The regulators may well run into problems assessing the risks of huge multinational businesses like Wal-Mart and Home Depot.

Unless the laws are changed, which we do not favor, allowing banks to compete with non-bank commercial businesses, these businesses should not be allowed into the banking business.

Thank you for your consideration.

Sincerely,

Curtis S. Reis, Chairman & CEO - Alliance Bank
310-258-9321